

**Certificate of Notice Page 1 of 5**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 George L. Brown  
 Debtor

Case No. 18-15005-mdc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: dlv  
 Form ID: 309I

Page 1 of 3  
 Total Noticed: 51

Date Rcvd: Sep 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2018.

db +George L. Brown, 8546 Provident Road, Philadelphia, PA 19150-1606  
 14173255 +Cheryl Brown, 8446 Provident Street, Philadelphia, PA 19150-1614  
 14173256 Chestnut Hill Hospital, Attn: O/P Billing Dept., 8835 Germantown Avenue, Philadelphia, PA 19118-2767  
 14173262 +City of Philadelphia Parking Authority, 701 Market Street, Suite 5400, Philadelphia, PA 19106-2895  
 14173264 Commonwealth of Pennsylvania, Bureau of Collections & Taxpayer Service, PO Box 281210, Harrisburg, PA 17128-1210  
 14173265 +Credit Acceptance Corp., Bankruptcy Department, 25505 West Twelve Mile Road, Southfield, MI 48034-8331  
 14173266 +Credit Bureau of North America, LLC, 200 Creekside Drive, Dickson, TN 37055-2176  
 14179088 +HSBC Bank USA, NA, c/o Thomas Song, Esq., Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103-1823  
 14195582 HSBC Bank USA, National Association as Trustee for, C/O Wells Fargo Bank, N.A., as servicer, Default Document Processing, N928601Y 1000 Blue Gentian Road, Eagan, MN 551217700  
 14173272 +KML Law Group, PC, Suite 5000-BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1538  
 14173273 +Media Data Systems, 645 Walnute Street, Suite #5, Gadsden, AL 35901-4173  
 14173274 +Midfirst Bank, 999 N.W. Grand Boulevard, Suite 100, Oklahoma City, OK 73118-6051  
 14173275 +Midland Mortgage Co., PO Box 26648, Oklahoma City, OK 73126-0648  
 14173276 Mr. Cooper, PO Box 60516, City of Industry, CA 91716-0516  
 14173278 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, 350 Highland Drive, Lewisville, TX 75067)  
 14173279 NJ E-ZPass Violation Center, PO Box 52005, Newark, NJ 07101-8205  
 14173277 +National Auto Finance, 10302 Deerwood Park Blvd, Jacksonville, FL 32256-2880  
 14184574 +Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096  
 14173283 +PGW, 800 West Montgomery Drive, 3F, attn: Bankruptcy Department, Philadelphia, PA 19122-2806  
 14173284 +Revenue Collection Bureau, 5900 Torresdale Avenue, Philadelphia, PA 19135-4127  
 14173289 +SLS Mortgage, PO Box 636005, Littleton, CO 80163-6005  
 14173286 +Samuel Broughton, CPA, The Broughton Agency, 8565 Williams Avenue, Philadelphia, PA 19150-1912  
 14173288 +Shapiro & Denardo, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702  
 14173290 +Specialized Loan Servicing, LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: midusal@comcast.net Sep 15 2018 02:56:58 MICHAEL D. SAYLES, Sayles and Associates, 427 West Cheltenham Avenue, Suite #2, Elkins Park, PA 19027-3201  
 tr +E-mail/Text: bncnotice@phl3trustee.com Sep 15 2018 02:59:23 WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229  
 smg E-mail/Text: megan.harper@phila.gov Sep 15 2018 02:58:42 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 15 2018 02:58:25 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Sep 15 2018 02:58:05 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14173252 EDI: AIS.COM Sep 15 2018 06:38:00 American Infosource LP, PO Box 248838, Oklahoma City, OK 73124-8838  
 14173253 EDI: APPLIEDBANK.COM Sep 15 2018 06:38:00 Applied Bank, PO Box 70165, Philadelphia, PA 19176-0165  
 14173254 +EDI: CCS.COM Sep 15 2018 06:38:00 CCS Collections, 725 canton Street, Norwood, MA 02062-2679  
 14173259 E-mail/Text: megan.harper@phila.gov Sep 15 2018 02:58:41 City of Philadelphia, Law Department-Bankruptcy Unit, Municipal Services Building, 1401 JFK Boulevard, 5th Floor, Philadelphia, PA 19102-1595  
 14173260 E-mail/Text: megan.harper@phila.gov Sep 15 2018 02:58:42 City of Philadelphia, Law Department-Bankruptcy Unit, One Parkway Building, 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595  
 14173263 E-mail/Text: abovay@creditmanagementcompany.com Sep 15 2018 02:58:23 CMC, PO Box 16346, Pittsburgh, PA 15242-0346  
 14173258 E-mail/Text: megan.harper@phila.gov Sep 15 2018 02:58:41 City & School District of Philadelphia, Law Department-Tax Unit, One Parkway Building, 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595  
 14173257 +E-mail/Text: megan.harper@phila.gov Sep 15 2018 02:58:41 City & School District of Philadelphia, Law Department-Tax Unit, Municipal Services Building, 1401 JFK Blvd, 5th floor, Philadelphia, PA 19102-1617  
 14173261 E-mail/Text: megan.harper@phila.gov Sep 15 2018 02:58:41 City of Philadelphia, Department of Revenue, PO Box 148, Philadelphia, PA 19105-0148  
 14173267 +EDI: IRS.COM Sep 15 2018 06:38:00 Department of Treasury, Internal Revenue Service, 600 Arch Street, Room 5200, Philadelphia, PA 19106-1611  
 14173269 +EDI: DISCOVER.COM Sep 15 2018 06:38:00 Discover More Card, PO Box 30943, Salt Lake City, UT 84130-0943

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14173270 +E-mail/Text: tropiann@einstein.edu Sep 15 2018 02:57:24 Einstein Hospital,  
5501 Old York Road, Philadelphia, PA 19141-3091  
14173271 +EDI: HFC.COM Sep 15 2018 06:38:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253  
14173282 E-mail/Text: bankruptcygroup@peco-energy.com Sep 15 2018 02:57:17 PECO Energy Company,  
PO Box 8699, Philadelphia, PA 19101-8699  
14173281 +E-mail/Text: bankruptcygroup@peco-energy.com Sep 15 2018 02:57:17 Peco, c/o Merrick Friel,  
2301 Market Street, S23-1, Philadelphia, PA 19103-1380  
14178158 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 15 2018 02:57:37  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, PA 17128-0946  
14173285 +E-mail/Text: Supportservices@receivablesperformance.com Sep 15 2018 02:59:17  
RPM Receivables, 20816 44th Avenue West, Lynnwood, WA 98036-7799  
14173287 +EDI: DRIV.COM Sep 15 2018 06:38:00 Santander Consumer USA, PO Box 961245,  
Fort Worth, TX 76161-0244  
14173291 EDI: AISTMBL.COM Sep 15 2018 06:38:00 T-Mobile, PO Box 742596,  
Cincinnati, OH 45274-2596  
14173292 +EDI: VERIZONCOMB.COM Sep 15 2018 06:38:00 Verizon Wireless, PO Box 3397,  
Bloomington, IL 61702-3397  
14173293 E-mail/Text: megan.harper@phila.gov Sep 15 2018 02:58:42 Water Revenue Bureau,  
Phyllis Chase, Collections Manager, Municipal Services Building, 1401 JFK Blvd.,  
Philadelphia, PA 19102-1663  
14173296 EDI: WFFC.COM Sep 15 2018 06:38:00 Wells Fargo Home Mortgage, PO Box 9065,  
Temecula, CA 92589-9065

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14173280 NJ EZ Pass, PO Box 4971, NJ 08480  
14173295 Wells Fargo Bank  
smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
14173294\* ++CITY OF PHILA SCHOOL DISTRICT OF PHILA, MUNICIPAL SERVICES BUILDING,  
1401 JOHN F KENNEDY BLVD 5TH FLOOR, PHILADELPHIA PA 19102-1617  
(address filed with court: Water Revenue Bureau, 1101 Market Street, 5th Floor,  
Philadelphia, PA 19107)  
14173268\* +Department of Treasury, Internal Revenue Service, PO Box 7346,  
Philadelphia, PA 19101-7346  
14186108\* +Santander Consumer USA, Inc., P.O. Box 961245, Fort Worth, TX 76161-0244  
TOTALS: 2, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 16, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2018 at the address(es) listed below:

JEROME B. BLANK on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE, Et.al.  
paeb@fedphe.com  
JEROME B. BLANK on behalf of Creditor HSBC Bank USA, National Association As Trustee For et  
al paeb@fedphe.com  
KEVIN G. MCDONALD on behalf of Creditor Midland Mortgage Co. bkgroup@kmlawgroup.com  
KEVIN G. MCDONALD on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com  
KEVIN S. FRANKEL on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper, et al...  
pa-bk@logs.com  
MICHAEL D. SAYLES on behalf of Debtor George L. Brown midusal@comcast.net,  
michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com  
THOMAS YOUNG.HAE SONG on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE,  
Et.al. paeb@fedphe.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 9

<b>Information to identify the case:</b>			
Debtor 1	<b>George L. Brown</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>		
Case number:	<b>18-15005-mdc</b>		
	Social Security number or ITIN	<b>xxx-xx-4969</b>	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	<b>13 7/30/18</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	George L. Brown	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	8546 Provident Road Philadelphia, PA 19150	
<b>4. Debtor's attorney</b> Name and address	MICHAEL D. SAYLES Sayles and Associates 427 West Cheltenham Avenue, Suite #2 Elkins Park, PA 19027-3201	Contact phone (215) 635-2270 Email: midusa1@comcast.net
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (215) 408-2800  Date: 9/14/18

**For more information, see page 2**

Debtor **George L. Brown**

Case number **18-15005-mdc**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>October 17, 2018 at 12:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>Suite 18-341, 1234 Market Street, Philadelphia, PA 19107</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline: 12/16/18</b>  <b>Filing deadline: 10/8/18</b> <b>Filing deadline: 1/26/19</b>  <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of 1500.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>11/8/18 at 9:30 AM</b> , Location: <b>Courtroom #2, 900 Market Street, Philadelphia, PA 19107</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	